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Mari Belczynski
6925 So. Riviera St
Aurora Co, 80016

September 8, 1998

Analydia Shooks
American Express Travel Related Services Co., Inc
Salt Lake City, Ut 84116-5115

Re: Patent Application No. 09/016,406

Dear Analydia,

I have received, from Mike Blandina, certain patent documents concerning what you identify as a "stored value transaction system including an integrated data base server". Those documents identify the inventors as Michael Blandina, Robert Berry, and Mari Belczynski. I note that you would like me to sign these documents as the inventor of the system described. The system which you have described is not the system which I invented and therefore, I cannot sign the application. Please be sure to inform the United States Patent Office and all others concerned that what you describe in your application is not the system that I invented.

Please be advised that I do not waive my right or position to be included as an inventor of the system which was actually invented by me in the event American Express decides to proceed with regard thereto.

Thank you for your attention to this matter.

Very truly yours,


Mari Belczynski

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CARLSON

September 8, 1998

Analydia Shooks
American Express
210 North 2100 West
Salt Lake City, UT 84116

Re: Patent Application Number 09/015,406

To whom it may concern:

I have received from Mike Blandina certain patent documents concerning what is identified as a "stored value transaction system including an integrated data base server". Those documents identify the inventors as Michael Blandina, Robert Berry and Mari Belczynski. I note that you would like me to sign these documents as the inventor of the system described. The system that you have described is not the system that I invented and, therefore, I cannot sign the application. Please be sure to inform the United States Patent Office and all others concerned that what you describe in your application is not the system that I invented.

Please be advised that I do not waive my right or position to be included as an inventor of the system that was actually invented by me in the event American Express decides to proceed with regard thereto.

Thanks for your attention to this matter.

Regards.



Robert M. Berry